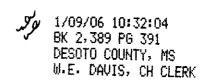
Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To:

KRISTINA M SMITH 4630 DERBY DRIVE SOUTHAVEN, MS 38671



GMAC MORTGAGE CORPORATION #:0518717301 "SMITH" Lender ID:30001/518717301 De Soto, Mississippi PIF: 12/20/2005 MERS #: 100037505187173011 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for lender, GMAC Mortgage Corporation ) holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled

Original Trustor: MICHAEL A SMITH AND KRISTINA M SMITH

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION )

Original Trustee: BARBARA ZIRILLI

Dated: 09/19/2001 Recorded on 09/25/2001 as in Book/Reel/Liber: 1385 Page/Folio: 0243 as Instrument No.: NA In the Records of the County Recorder of De Soto Mississippi

Property Address: 5738 ALEXANDRIA LANE, SOUTHAVEN, MS 38671

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for lender, GMAC Mortgage Corporation )

On December 30th, 200

JANICE BURT, Assistant Secretary

STATE OF lowa COUNTY OF Black Hawk

On December 30th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared JANICE BURT, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

and official seal,

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

Prepared By: Barbara Varco, GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 319-236-5400

short